What is Claimed:

1.   Method for personalization of smart cards
        characterized by the steps of:

        providing a virtual smart card (VSC) at the
        personalization side having a data processing system
        for receiving and/or storing said virtual smart card
        and a reader for establishing communication with a
        real smart card to be personalized and a
        personalization program, wherein said virtual smart
        card having a defined logical file structure being
        identical with the logical file structure of said
        real smart card to be personalized and data objects
        placed in the respective areas of said virtual smart
        card (14)

        establishing communication of said real smart card
        to be personalized with said personalization program
        (18)

        electronically transferring said data objects
        contained in said virtual smart card into the
        assigned areas of said real smart card by said
        personalization program (20,22,24).

2.   Method according to claim 1, wherein creation of said virtual smart card comprises the following steps:

automatically creating a defined file structure having defined areas for placing data objects by a virtual smart card control program (2)

automatically assigning a password and an unique identifier to each defined file structure created and storing both in the respective area of said defined file structure by said virtual smart card control program (4,6,8)

electronically accessing data objects to be placed into the assigned areas of said defined file structure and transferring them into said assigned areas by said virtual smart card control program (10)

electronically storing said defined file structure including said data objects on a storage media (virtual smart card - 12).

3.   Method according to claim 1, wherein said defined
      file structure of said virtual smart card is defined
      by the following areas:

      a public area in which public data objects having no
      access conditions are placed

      a private area in which private data objects being
      encrypted are placed

      a secret key area in which key data objects being
      encrypted are placed

      a password area in which a password being encrypted
      is placed

      an unique identifier area in which an unique
      identifier for identifying the VSC is placed.

4.   Method according to claim 3, wherein said defined
      file structure of said virtual smart card is a
      dedicated file structure containing elementary files
      for defining the areas in which said data objects
      are to be placed.

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5.   Method according to claim 1, includes the further
        step:
        generating an individual password for said real
        smart card and replacing said existing password
        placed in said real mart card by said individual
        password

        providing said individual password to the smart card
        holder via a secure channel (26).

6.   Method according to claim 1, wherein creation of
        said virtual smart card and their assigned unique
        identifier (2,4,6) is accomplished at smart card
        issuer side by said virtual smart control program
        and said virtual smart card including their assigned
        password and unique identifier are accessible by
        said data processing system of said personalization
        side via network (14), wherein access to said
        password and said unique identifier is secured
        against unauthorized access.

7.   Method according to claim 1, wherein said transfer
        of data objects from the virtual smart card into the
        assigned areas of said real smart card comprising
        the following steps:

accessing password and unique identifier for assigned virtual smart card by said personalization program (16)

loading virtual smart card into the memory of data processing system at the personalization side by using said password via said personalization program (20,22)

reading all data objects placed in said virtual smart card by said personalization program and writing them by means of smart card specific commands into the EEPROM of said real smart card (20,24).

8. Method according to claim 7, wherein said loading and reading steps are accomplished by said personalization program using a respective functionality provided by the virtual smart card control program.

9. System for personalization of real smart cards using a method according 1 to 8 comprising:

a data processing system for accessing and/or

storing virtual smart cards located at the
personalization side(2)

a component (8) for personalization of real smart
cards installed on said data processing system
located at the personalization side (2) providing an
interface to a file containing unique identifier and
password assigned to a certain virtual smart
card(4), an interface to a read functionality for
reading data objects in a virtual smart card and an
interface to smart card specific commands to write
data objects into said real smart card(6)

a reader for establishing communication between real
smart card and personalization program located at
the personalization side.

10.   System according to claim 9, wherein said read
        functionality is part of virtual smart control
        program (10) and said write functionality is part
        of the card agent(12) providing write commands for
        said real smart card to said personalization program
        (8).

11.   System according to claim 9, wherein said

personalization program (8), said virtual smart
control program (10) and said card agent (12) forms
an integral program installed at the personalization
side (2).

5   12.   System for personalization of real smart cards
            comprising:

            a virtual smart control component for creating
            virtual smart cards having a defined logical file
            structure identical with the file structure of the
10   real smart card to be personalized

            a data base storing information to be used for
            personalization

            a collecting program for collecting information to
            be placed into the respective area of the virtual
15   smart card

            a personalization program (8) for accessing said
            virtual smart card (4) and their assigned unique
            identifier and password and transferring the data
            objects contained in said virtual smart card by
20   means of said password and card specific commands

into the storage area of said real smart card (6)

a reader for establishing communication between said
real smart card and said personalization program.

13.   System according to claim 12, wherein said virtual
        smart control program, said data base and said
        collection program are located at the smart card
        issuer side and said personalization program and
        said reader are located at the personalization side,
        wherein said smart card issuer side and said
        personalization side are connected via a network.

14.   System according to claim 12, wherein a further
        virtual control program (10) is located at the
        personalization side (2) for providing the read
        functionality of the virtual smart card to the
        personalization program when reading the objects of
        the virtual smart cards.

15.   A computer program product stored on a computer
        usable medium comprising computer readable program
        means for causing a computer to perform the method
        of anyone of the claims 1 to 8 when said program
        product is executed on said computer.